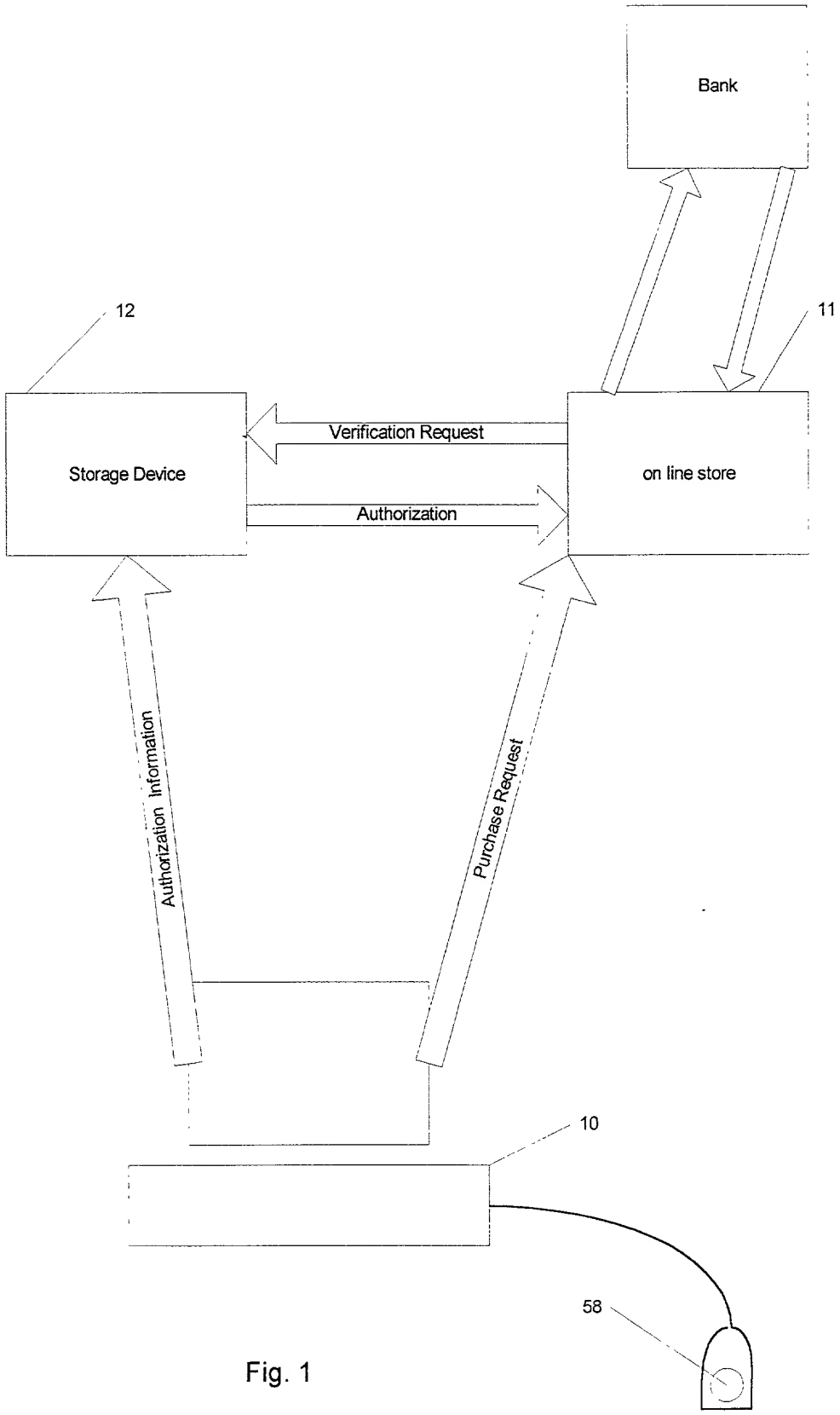
Bank
12
11
Storage Device
Verification Request
Authorization
on line store
Authorization information
Purchase Request
10
58

Fig. 1

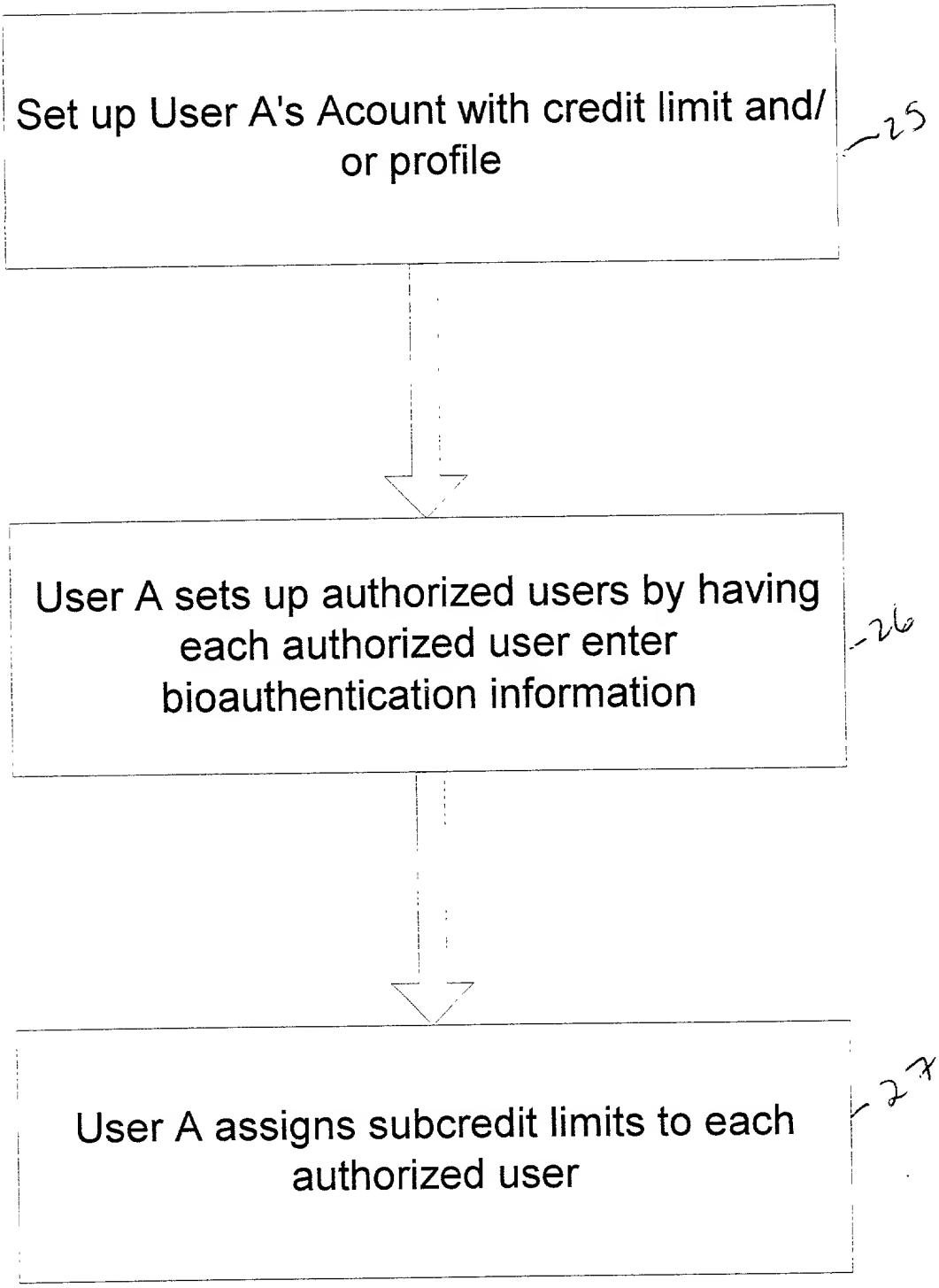
Set up User A's Acount with credit limit and/ or profile
25
User A sets up authorized users by having each authorized user enter bioauthentication information
26
User A assigns subcredit limits to each authorized user
27

Fig. 2

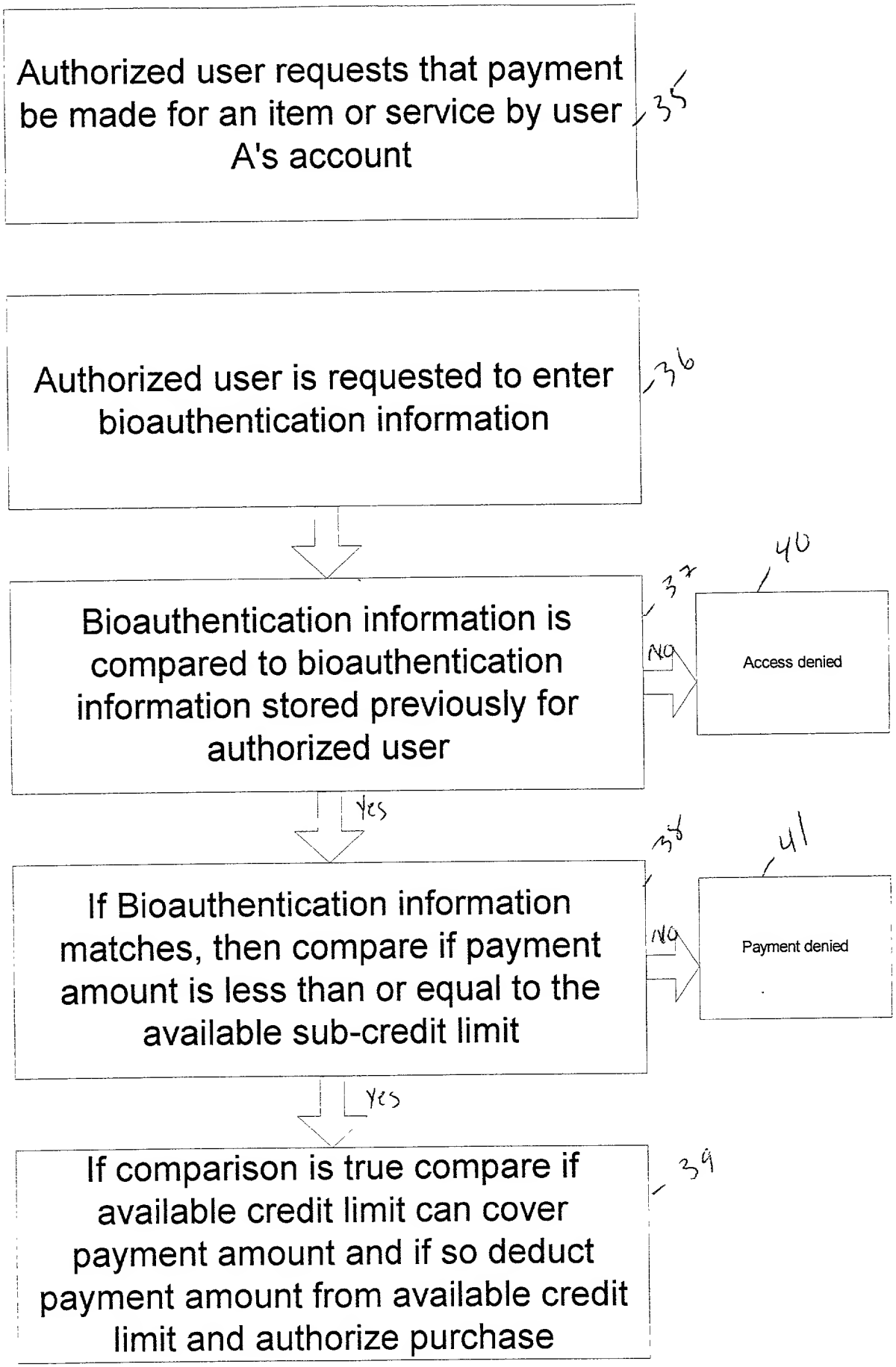
Authorized user requests that payment be made for an item or service by user A's account
35
Authorized user is requested to enter bioauthentication information
36
Bioauthentication information is compared to bioauthentication information stored previously for authorized user
37
40
NO
Access denied
Yes
If Bioauthentication information matches, then compare if payment amount is less than or equal to the available sub-credit limit
38
41
NO
Payment denied
Yes
If comparison is true compare if available credit limit can cover payment amount and if so deduct payment amount from available credit limit and authorize purchase
39

Fig. 3

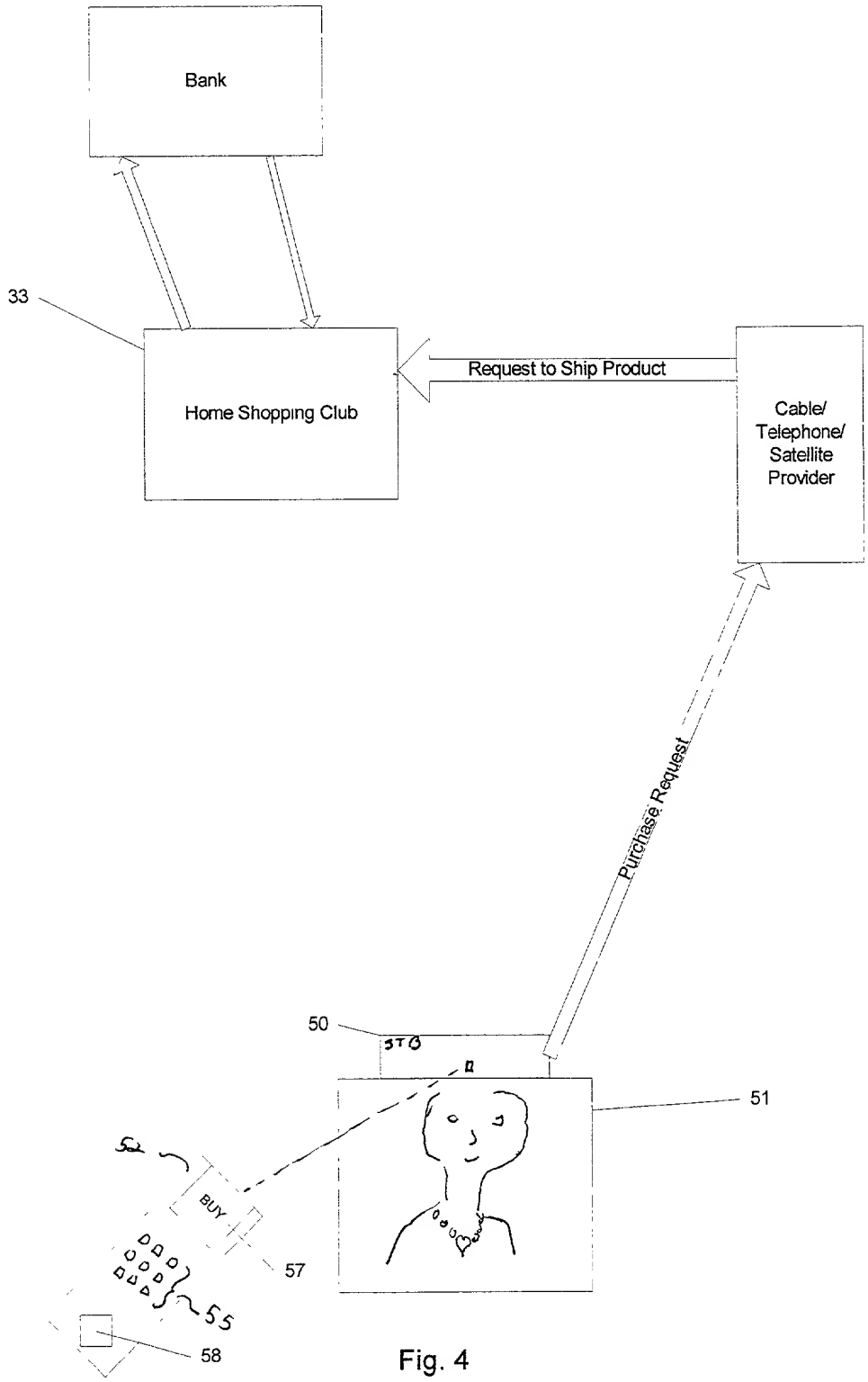
Bank
33
Home Shopping Club
Request to Ship Product
Cable/
Telephone/
Satellite
Provider
Purchase Request
50
STB
51
BUY
57
55
58

Fig. 4

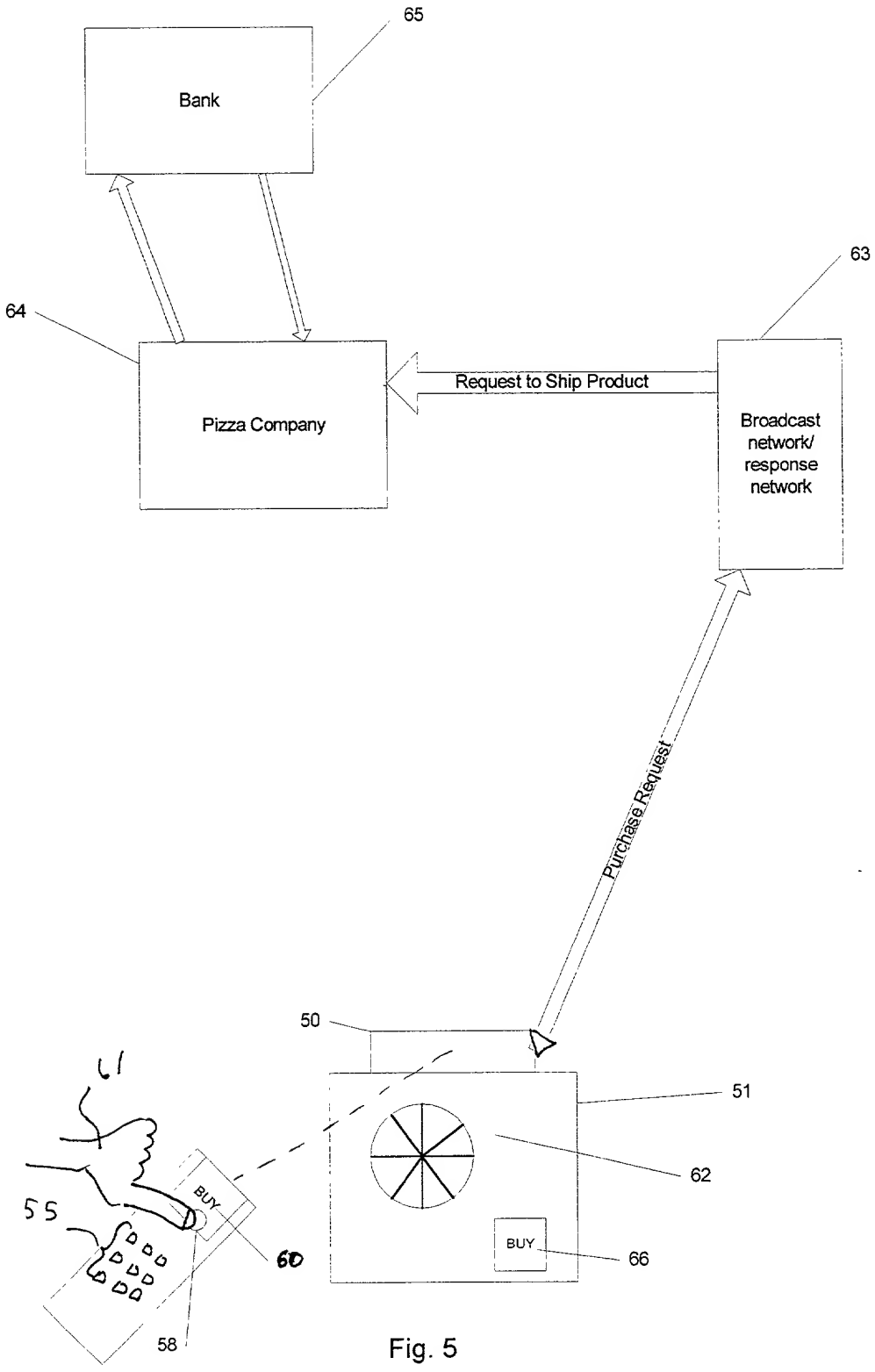
65
Bank
64
63
Pizza Company
Request to Ship Product
Broadcast network/ response network
Purchase Request
50
51
62
BUY
66
61
55
BUY
60
58

Fig. 5